

WWR# 040489867

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BAKIR GUEDDI

Debtor

CITIZENS BANK, N.A.

Movant

CASE NO. 14-14966-AMC  
CHAPTER 13

Related to Doc Nos.: 86, 90

**STIPULATION RESOLVING  
MOTION TO FOR RELIEF FROM AUTOMATIC STAY AND FOR CO-DEBTOR RELIEF**

Now this \_\_\_\_\_ day of \_\_\_\_\_, 2020. Upon the Motion of Citizens Bank, N.A. for Relief from Automatic Stay and for Co-Debtor Relief and the Response filed by the Debtor. Upon statements of counsel, the evidence and

This Court FINDS that Citizens Bank, N.A., Movant herein, is a creditor of the estate by virtue of a certain Mortgage with the Debtor, secured by the real property located at 8518 Harley Place, Philadelphia, PA 19153 that the Movant has not been adequately protected and that Movant is entitled to the relief prayed for in accordance with the terms set forth herein.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that said relief shall be stayed so long as the Debtor makes each and every payment in a timely and complete manner beginning with the 1/21/2020 payment which must be paid in full in the amount of \$563.62 to Movant at 1 Citizens Way, Mailstop JCA110, Johnston, RI 02919, on or before 1/21/2020. The Debtor must also make a payment lump sum payment in the amount of \$286.30 within fifteen (15) days of this Order to address Movant's remaining arrears. Regular payments are due to Movant on or before the 21<sup>st</sup> day of each month. Should the Debtor default in any payment, notice will be sent to Debtor's Counsel advising of said default. If the default is not cured within 10 days as of the date of the notice, Movant's counsel shall file a Certificate of Default with the Court and a proposed Order requesting final relief from the automatic stay to take the necessary steps to permit foreclosure of the Mortgage and/or a Sheriff's sale of the subject real property referenced herein. Movant shall only be required to notify Debtor's Counsel of one default. Any Certificate of default filed with the Court shall indicate that Creditor's counsel has confirmed that no payments have been made to Movant.

**Date: January 16, 2020**

/s/ Brian Langford  
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Judge Ashely M. Chan  
United States Bankruptcy Judge

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